



Living affordability in Queensland

December 2022

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We are QCOSS (Queensland Council of Social Service), Queensland's peak body for the social service sector. Our vision is to achieve equality, opportunity and wellbeing for every person, in every community.

We believe that every person in Queensland – regardless of where they come from, who they pray to, their gender, who they love, how or where they live – deserves to live a life of equality, opportunity and wellbeing.

We are a conduit for change. We bring people together to help solve the big social issues faced by people in Queensland, building strength in numbers to amplify our voice.

We're committed to self-determination and opportunity for Aboriginal and Torres Strait Islander people.

QCOSS is part of the national network of Councils of Social Service lending support and gaining essential insight to national and other state issues. QCOSS is supported by the vice-regal patronage of Her Excellency the Honourable Dr Jeannette Young AC PSM, Governor of Queensland.

Join us to mobilise a force for equality, opportunity and wellbeing.
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QCOSS acknowledges Aboriginal and Torres Strait Islander people as the original inhabitants of Australia and recognises these unique cultures as part of the cultural heritage of all Australians. We pay respect to the Elders of this land; past and present.

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Executive Summary

Each year, QCOSS produces a Living Affordability Report to determine whether low-income households can afford a basic standard of living.

The 2022 Living Affordability in Queensland report documents the impacts of high inflation, rising energy costs and low housing affordability, which are key drivers of financial hardship for Queensland households. Low-income households are spending most of their income on basic goods and services, such as food, housing, and energy, with very little room for discretionary spending. With the exception of the couple accessing the Age Pension, none of the households receive enough income to meet a basic standard of living. This includes the household where the main income is a full-time worker with an hourly rate 35 per cent above minimum wage.

All modelled households are spending more than 30 per cent of their income on housing. These households are considered to be in housing stress. Concerningly, rental data indicates that 0 per cent of available rental properties were affordable to a single person accessing JobSeeker in Brisbane. The availability of affordable rental properties for people accessing JobSeeker remains low across regional areas of Queensland.

These households face high levels of deprivation and are highly vulnerable to financial shocks and indebtedness. This can result in households needing to make financial decisions that are not in the best interests of the household. For example, due to high inflation for foods such as meat and vegetables, households are more likely to substitute healthy foods with cheaper alternatives, which impacts on their daily nutrition. These households may resort to using short-term finance and pay day lenders to meet any unexpected expenses or to meet debt repayments.

For many households on low incomes and income support payments, financial stress and vulnerability are persistent and entrenched. With the right policy settings and adequate income support, it is possible to minimise deprivation and break cycles of disadvantage.

Monitoring cost-of-living pressures as well as sufficiency of government payments, concessions and rebates provides an evidence base that can support policy reform to reduce cost-of-living pressures for low-income households.

Methodology

The Budget Standards approach developed by the University of New South Wales Social Policy Research Centre is used to model how much minimum income a household would need to lead a healthy life.¹ The budget standards includes expenditure in eight broad areas: food; clothing and footwear; household goods and services; transport; health; personal care; recreation; and education. Using the budget standards approach, this report analyses whether income is sufficient for the following households to lead a healthy life:

- Single unemployed adult with no dependents
- Single student working part-time with no dependents
- Senior couple with no dependents
- Single unemployed parent with two children
- Couple with two children.

The modelling also incorporates government concessions and cost of living rebates for eligible households including electricity, transport, education, and childcare. The inclusion of these concessions and rebates provides some insight into the impact these supports have on the weekly budgets of low-income households.

This report is limited to the availability of data that supports an understanding of cost-of-living issues for people living in regional areas of Queensland. Due to an outdated Regional Retail Index for Queensland, Brisbane metropolitan region prices have been used to build the models. A further limitation in the application of the New Minimum Income for Healthy Living Budget Standards is that it does not specify budget standards for specific vulnerable cohorts, such as people with disability, chronic health conditions or people from culturally and linguistically diverse backgrounds.

Background

In 2022, low-income households in Queensland are under severe financial pressure due to spiralling inflation and rising costs of housing and energy. In the year ending March 2022, inflation grew by 6.0 per cent. It is forecast to increase to 7.75 per cent by the end of 2022.² This was the highest increase in the last two decades.³ The price of non-discretionary goods and services has also increased at nearly twice the rate of discretionary goods and services^a (Table 1).⁴ However, Australia's wages continue to lag behind inflation despite record low unemployment rates, increasing cost-of-living pressures and financial vulnerability for low-income households.⁵

QCOSS' 2021 Living Affordability in Queensland report showed that households depending solely on income support payments had insufficient income to meet their basic needs.⁶ Insights provided by frontline community service staff shed light on how these households had to routinely compromise consumption of everyday essentials, including food, clothing, energy, and water.

Inability to cope with unplanned expenses was identified as another significant impact of inadequate income on households. In situations where unplanned expenses arise, people experiencing financial hardship have few options. As a result, many end up turning to pay day lenders without adequately understanding the longer-term financial implications of these services.

Our 2021 report highlighted the gendered nature of financial vulnerability, which worsened poverty and hardship for older women, single mothers and women undertaking the bulk of unpaid care work through the COVID-19 pandemic.

Similar to previous reports, our 2022 analysis indicates that people on low incomes spend a higher proportion of their income on essential expenses compared to people on higher incomes, including housing, food, electricity, transport, phone, and internet services. Therefore, any movement in the costs of these essentials can have a significant impact on their budgets.

Queensland is facing a housing crisis. People on low incomes are facing significant financial stress to maintain tenancies in the private rental market. For most low-income households, the cost of housing is now more than 30 per cent of gross income, at which level they are experiencing housing stress.⁷

Across the state there are record low rental vacancies and soaring rental prices.⁸ Analysis highlights that 0 per cent of properties were affordable to single people accessing JobSeeker. Of the 3,049 rental properties surveyed in the Brisbane metropolitan region, only 57 unique properties (1.9 per cent) were affordable and appropriate for multi person households on income support. Only 316 (10.4 per cent) properties were affordable and appropriate for people earning minimum wage.⁷

A similar trend is occurring in regional areas of Queensland. Of the 292 available properties surveyed in Northern Queensland, only 12 properties (4 per cent) were affordable for households on income support, with 38 properties (13 per cent) affordable to people on a minimum wage. Across Central Queensland, a region covering diverse population centres as well as isolated outback towns, households earning a minimum wage were most likely to find an affordable rental, with 182 out of 363 properties (50 per cent) highlighted as affordable. Only 30 out of 363 properties (8 per cent) were affordable for people on income support.

As a result of changing cost pressures, an increasing number of people are being forced into temporary accommodation. This places considerable demand on the social service organisations providing housing support. Unemployed women over the age of 50 are now one of the fastest growing groups of people experiencing homelessness.⁹

In addition to record inflation rates and housing stress, households are facing rising energy costs and increasing energy debt.¹⁰ Due to a combination of factors, including global supply chain issues and extreme weather events, Australian wholesale energy prices have increased by 141 per cent compared to last year.¹¹ Australian Energy Regulator (AER) data shows that more consumers have entered into hardship plans with their energy retailers and with higher levels of debt than at the same time last year.¹² Households on low incomes are likely to deprive themselves of energy usage, which can impact their overall health and wellbeing.¹³

^a Household budgets include expenditure on non-discretionary and discretionary goods and services. Non-discretionary goods and services include expenses that households cannot compromise on or make do without, such as food, housing, fuel, and health. Discretionary goods and services include all other goods and services that are important to a household's standard of living including recreation, entertainment, and social outings.

QCOSS engagement with the community services sector uncovered cases where households are in energy debt by many thousands of dollars. Support workers reported increasingly unsolvable energy hardship cases as they supported people with large energy debts. Households without energy efficient dwellings or access to cheaper sources of energy, such as solar panels and distributed energy, face a deteriorating situation with a bleak outlook.

Table 1: Percentage increase in prices from Sep-2021 to Sep-2022. (Source: ABS- CPI data release 27-04-2022)

Items	% increase in prices (Sep 2021-Sep 2022)
Automotive fuel	17.31%
Vegetables	17.10%
Beef and veal	9.48%
Lamb and goat	5.29%
Coffee, tea and cocoa	11.03%
Fish and seafoods	5.93%
Health	3.38%
Dairy and related products	12.28%
Primary school education	3.38%
Recreation and culture	0.00%
Bread and cereal	10.15%
Breakfast cereals	13.22%
Holiday travel and accommodation	13.50%
Clothing and footwear	5.18%
Electricity	8.46%
Gas and other household fuels	10.98%

Methodology

The household models used in this analysis are based on the New Minimum Income for Healthy Living (MIHL) Budget Standards approach developed by the Social Policy Research Centre (SPRC) at the University of New South Wales. The aim of these budget standards is to understand how much minimum income a household would need to lead a fully healthy life.¹ The MIHL research considers five broad family types including a single person, couple without children, couple with one child, couple with two children and a single parent. Based on these primary family characteristics, budgets are derived separately for male and female single persons, as well as low-income and unemployed households. This approach indicates how much income a particular type of family needs to meet a basic standard of living. It is derived by listing each essential item that a family would need and aggregating the price of all these items to produce an overall budget. The models use the “essentials of life” expenditure items as the basis for the budget standards modelling and cover eight broad areas: food; clothing and footwear; household goods and services^b; transport; health; personal care; recreation; and education.

This approach defines a basic standard of living for households that goes beyond just subsistence needs, such as food, water, and shelter. It allows for expenses that contribute to essential needs such as health, transport, access to services and the internet. It also includes expenses that contribute to social inclusion and wellbeing, such as recreation, entertainment, and social outings. While this model incorporates debt servicing

^b Household items include food and drink, clothing and footwear, health, phone/internet, recreation/entertainment, education and training, debt servicing and childcare.

as part of the model, allowances for savings or unplanned expenses are not included in the household budgets. The detailed methodology and 2022 modelling changes are outlined in Appendix A.

Two key changes have been made in the main household types compared to 2021 Living Affordability in Queensland report. Firstly, in 2022 the single parent household with two children relies primarily on the single parenting payment whereas, in 2021, this household received additional income from casual employment. Secondly, the couple with two children household relies solely on the minimum wage of one parent, whereas in 2021 this household had additional income from casual employment of the second parent. These changes have been made based on feedback from community organisation staff indicating these 2022 household types better reflect the characteristics of people who are accessing community services. The 2021 scenarios where these households receive additional income through casual employment have been provided in Appendix B for reference.

To build the household budget models, prices of essential goods and services have been drawn from various publicly available data sources including the updated budget standards findings,¹ Household Expenditure Survey (HES) data and contemporary pricing data from state agencies. Income support data has been derived from the online Centrelink payments estimator and minimum wage data has been updated from the Fair Work Ombudsman website. Government concessions and cost of living rebates provided to eligible households for expenditure items, such as electricity, transport, education, and childcare have been incorporated into household budgets.

Due to limited availability of regional data and an outdated Regional Retail Index for Queensland, Brisbane metropolitan region prices have been used to build the models. However, weekly surplus/deficit figures for regional areas across Queensland have been presented in Appendix C using the 2015 Regional Retail Index. While these figures are indicative of regional variations in living affordability for low-income households, they should be interpreted with caution as they may not reflect current costs of living in these regions.

Household budget models

Household budget models have been analysed for the following households based on the specification of family types in the MIHL Budget Standards research:

- Single unemployed adult with no dependents
- Single student working part-time with no dependents
- Senior couple with no dependents
- Single unemployed parent with two children
- Couple with two children.

A limitation of the application of the MIHL Budget Standards research to the QCOSS models is that it does not specify budget standards for specific vulnerable groups, such as people with disability, chronic health conditions or people from culturally and linguistically diverse backgrounds. Additional scenarios have been considered in the QCOSS analysis where reasonable extrapolations from the specified MIHL model types can be made. These include:

- a single unemployed woman over the age of 50 who is not yet eligible for age pension
- a single parent migrant family who do not receive income support payments.

These households emerged as significantly vulnerable cohorts during the COVID-19 pandemic.



Single unemployed adult with no dependents

The JobSeeker payment is the primary income support payment available to people who are:

- between the ages of 22 and 67, when they receive the age pension
- unemployed and looking for work
- meet other eligibility criteria.¹⁴

JobSeeker payments are below the poverty line¹⁵ by \$227 per week.^c

As at June 2022, data from the Department of Social Services (DSS) shows that there were 189,053 people receiving JobSeeker payments in Queensland. This represents a 16 per cent decrease from the previous year, when 224,736 Queenslanders accessed this income support payment.¹⁶

Of people accessing JobSeeker in Queensland, 50.7 per cent are male and 49.3 per cent are female.^d The large majority of recipients are single (80.7 per cent) and a disproportionate number of recipients are First Nations People (15 per cent).

The assumptions used to build the budget standards for this household are presented in Table 2. These assumptions support the identification of weekly expenditure (Table 3) and income (Table 4).

Table 2: Characteristics of the single unemployed household

Household member	Single unemployed male aged around 45 years with no dependants
Housing	Rents a three-bedroom share house with two housemates
Transport	Does not own a car, uses public transport
Electricity	Pays one third of total energy bill
Education	No expenses
Income sources	JobSeeker Payment, Commonwealth Rent Assistance and Energy Supplement

In September 2022, the total weekly expenditure required for the single unemployed adult to have a basic standard of living is \$418.19 (Table 3). Housing is the largest expenditure item (\$150), making up nearly 36 per cent of total household expenditure. Other significant costs included 'Household contents and other services' consisting of items such as phone, internet and personal care items, which made up nearly 20 per cent of weekly expenditure, as well as 'Food and Drink' expenditure, representing over 20 per cent of household expenditure.

The Queensland Government's cost of living supports for the model single unenemployed household include the \$175 cost of living energy rebate, which reduced weekly electricity expenditure by 10.28 per cent, and the Translink concession fares, which reduced weekly transport expenditure by 50 per cent.

^c The Henderson poverty line for a single person in the labour force and including housing is \$616.62 per week in June 2022.

^d DSS only reports gender binary data. It is not possible to estimate how many JobSeeker recipients identify as non-binary.

Table 3: Expenditure per week, single unemployed household

	Expenditure per week	% of total weekly expenditure
Food and drink	\$85.48	20.44%
Clothing and footwear	\$5.65	1.35%
Rent (including water)	\$150.00	35.87%
Electricity (including concessions)	\$9.70	2.32%
Household contents and other services (including phone, internet, and personal care expenses)	\$82.87	19.79%
Health	\$6.97	1.67%
Public transport (including concessions)	\$9.00	2.15%
Recreation/Entertainment	\$17.02	4.07%
Debt servicing	\$51.61	12.34%
Total expenditure	\$418.19	100.00%

The JobSeeker payment, which is the primary source of income for the single unemployed household, makes up nearly 85 per cent of the household's weekly income (Table 4). This household also receives \$50.54 in rental assistance and an energy supplement that equals \$4.40 per week. The Australian Government's one-off \$250 cost of living payment (announced in March 2022) provides an additional \$4.81 per week for this household and is insufficient to cover basic living expenses.

At the end of each week, the single unemployed household is in deficit by \$24.25 (Table 5) and is not able to meet a basic standard of living.

Table 4: Weekly income, single unemployed household

	Income per week	% of total weekly income
JobSeeker	\$334.20	84.8%
Rent Assistance	\$50.54	12.40%
Energy supplement	\$4.40	1.2%
Cost of Living one time payment of \$250	\$4.81	1.3%
Income tax	\$0.00	0.0%
Total income	\$393.94	100.0%

Table 5: Weekly budget position, single unemployed household

Total income	\$393.94
Total expenditure	\$418.19
Weekly budget position (Total income – Total expenditure)	-\$24.25

Key issues

This household type faces persistent poverty and disadvantage. Nearly 73 per cent of JobSeeker recipients were accessing this payment for more than a year, 59 per cent for two to ten years, and six per cent for more than 10 years.^{e,17}

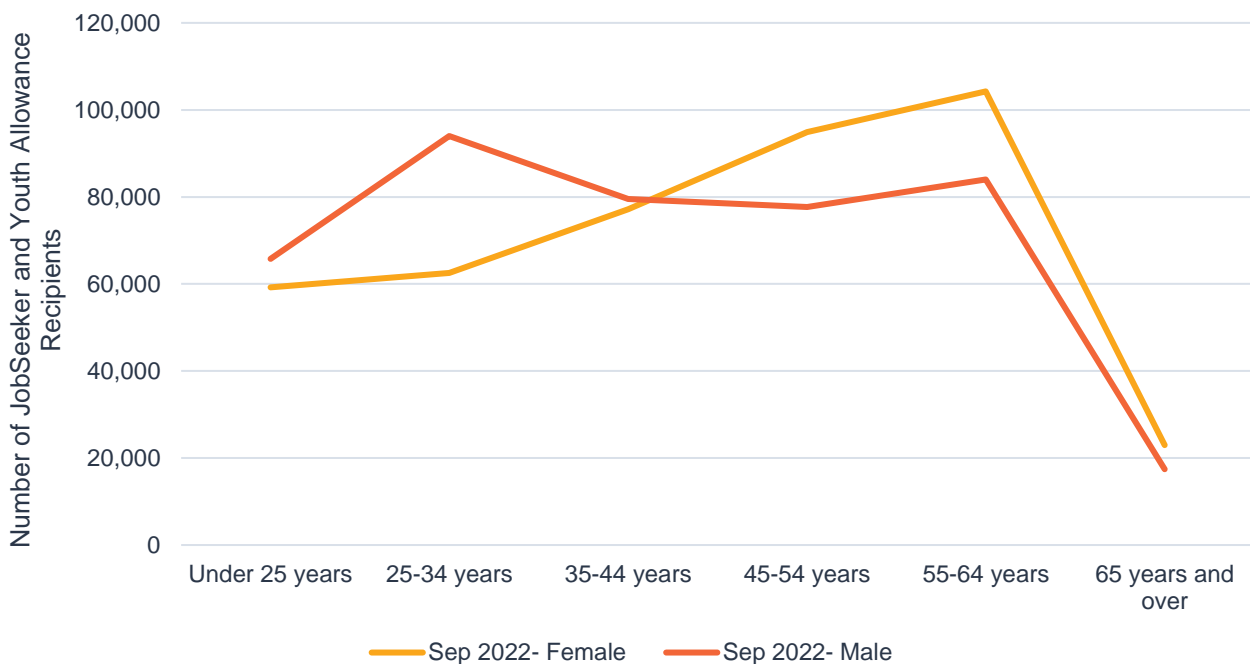
Many JobSeeker recipients are unable to work due to long-term, chronic illness or live with a disability. Of those accessing JobSeeker, 43 per cent have an assessed physical, intellectual, or psychiatric impairment that would prevent them from working 30 hours or more per week. Despite this, JobSeeker recipients are required to comply with mutual obligation requirements including completing job applications, attending interviews and completing online modules.¹⁸

This household faces high levels of housing stress, spending 38 per cent of gross income on housing. This is well above the housing stress benchmark of 30 per cent of gross income. Recent research on rental affordability across Queensland shows there are very few rentals accessible for a single unemployed household receiving the JobSeeker payment. Of the 3,049 listings that can be considered appropriate for a single person on the JobSeeker payment in Brisbane, only two dwellings were considered affordable, while no dwellings were considered affordable in Central and Northern Queensland.⁷ As per the household assumption, the budget standards expenditure for this household presents housing costs for a three-bedroom rental share house. However, the availability of this housing type is not guaranteed.

This household is also likely to experience deficits with food and nutrition as they may not have sufficient income to meet diet preferences and nutritional requirements. The single unemployed household requires more than 20 per cent of weekly income for food, which has seen 8.9 per cent inflation in the past 12 months. Inflation is far higher for foods such as vegetables, beef, dairy, bread, cereals and beverages (Table 1). This household is likely to cut back consumption of these foods and substitute them with cheaper alternatives.

Inadequate JobSeeker payments exacerbate gender inequalities for older women and push them into poverty. DSS payments data for September 2022 (Figure 1) indicates that while more men are on the JobSeeker payment in all age brackets up to and including 35-44, more women in the 45-65 age groups access JobSeeker.¹⁹ Systemic issues such as the gender pay gap, higher likelihood of being in casual employment, low superannuation balances and low asset ownership worsen economic security for women as they grow older.²⁰ These systemic disadvantages are the cause for older women emerging as the cohort most vulnerable to homelessness and poverty in recent years.⁹

Figure 1: JobSeeker and youth allowance payments by age and gender



^e This includes the time on NewStart Allowance for recipients who transitioned on 20 March 2020.



Single student working part-time with no dependents

Youth Allowance is the primary income support payment available to persons who:

- are 24 years of age or younger and a student
- are an Australian apprentice
- are 21 years of age or younger and looking for work.²¹

As of June 2022, there were 29,371 persons receiving Youth Allowance payments in Queensland compared to 29,439 in June 2021 and 34,902 recipients in March 2021.¹⁶ Of the Youth Allowance recipients, 50 per cent were male and 50 per cent were female.^f Less than 3 per cent of recipients were partnered.

To build the weekly budget standards for the single student household, it is assumed they live away from home, have no dependents and are casually employed for 15 hours per week. Additional assumptions for this household are presented in Table 6. These assumptions support the development of the household expenditure (Table 7) and income (Table 8).

Table 6: Characteristics of the single student household

Household members	Single student aged around 21 living away from home with no dependents
Housing	Rents a two-bedroom house with one other person
Transport	Does not own a car and travels using public transport
Electricity	Pays half the energy bill
Income sources	Youth Allowance, Commonwealth Rent Assistance and Energy supplement

The single student requires \$580.35 to meet a basic standard of living (Table 7). Housing is the biggest expenditure item for this household and rent accounts for more than 38 per cent of weekly expenditure even when sharing rent with another person. Household contents, including personal care items, phone and internet services, account for 17 per cent of total weekly expenditure. Food and drink is more than 13 per cent of weekly expenditure.

The Queensland Government's cost of living supports for the model single student household include the Electricity Rebate of \$6.55 per week which has reduced electricity expenditure by 40 per cent, the \$175 cost of living electricity rebate which has further reduced weekly electricity expenditure by nearly 21 per cent and the Translink concession fares which has reduced transportation expense by 50 per cent.

Table 7: Weekly expenditure, single student household

	Expenditure per week	% of total weekly expenditure
Food and drink	\$79.52	13.70%
Clothing and footwear	\$11.56	1.99%
Rent	\$225.00	38.77%
Electricity (including concessions)	\$11.02	1.90%
Household contents and other services (including phone, internet and personal care items)	\$98.83	17.03%
Health	\$8.88	1.53%
Recreation	\$32.95	5.68%
Education	\$22.86	3.94%

^f DSS only reports gender binary data. It is not possible to estimate how many JobSeeker recipients identify as non-binary.

	Expenditure per week	% of total weekly expenditure
Public transport (including concessions)	\$14.66	2.53%
Debt servicing	\$75.07	12.93%
Total expenditure	\$580.35	100.00%

The single student receives around 64 per cent of weekly income from casual employment and the Youth Allowance payment accounts for approximately 32 per cent of income (Table 8). The Australian Government's one-off \$250 cost of living payment (announced March 2022) contributes to under 1 per cent of household weekly income. The household also receives around 8.82 per cent of weekly income as rent assistance and 0.61 per cent as the energy supplement payment. The total income earned by this household is below the budget standards by \$7.32 (Table 9).

Table 8: Weekly income, single student household

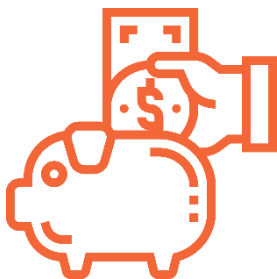
	Income per week	% of total income
Casual work	\$368.81	64.36%
Youth Allowance	\$183.90	32.09%
Rent Assistance	\$50.54	8.82%
Energy supplement	\$3.50	0.61%
Cost of Living one time payment of \$250	\$4.81	0.84%
Income Tax	\$38.52	-6.74%
Total income	\$573.03	100.00%

Table 9: Weekly budget position, single student household

Total income	\$573.03
Total expenditure	\$580.35
Weekly budget position (Total income – Total expenditure)	-\$7.32

Key issues

The single student household has a weekly budget deficit of \$7.32 despite earning income through casual employment. This household is below the poverty line¹⁵ by \$43.59 per week and does not meet basic standards of living.⁹



This household faces a significant degree of housing stress with rent at 37 per cent of gross income. The 2022 rental affordability snapshot showed no dwellings in Queensland were identified as affordable and appropriate for students on Youth Allowance in a share house. This finding was consistent across the Brisbane metropolitan region, as well as Central or Northern Queensland.⁷

With a weekly deficit, this household is not able to meet day-to-day expenses or make any meaningful savings or deal with any emergencies that may occur.

This household is also likely to experience deficits with food and nutrition as they may not have sufficient income to meet diet preferences and nutritional requirements. The single student household requires more than 13 per cent of weekly income for food, which has seen 8.9 per cent inflation in the past 12 months. Inflation is far higher for foods such as vegetables, beef, dairy, bread, cereals and beverages (Table 1). This household is likely to cut back consumption of these foods and substitute them with cheaper alternatives.

⁹ The Henderson poverty line for a single person in the labour force and including housing is \$616.62 per week in June 2022.



Senior couple with no dependents

Age pension is the main income support payment for people who have reached the age of 67 years for anyone born after 1 January 1957.^h The payment is subject to both income and asset tests, as well as a requirement to be an Australian resident for at least 10 years.²² As of June 2022, there were 513,249 Age Pension recipients in Queensland. Of the Age Pension recipients, 45.5 per cent were male and 54.5 per cent were female.ⁱ Nearly 53 per cent were partnered and the remaining 47 per cent were not partnered.

To build the weekly budget standards for the senior couple, it is assumed they are both over the age of 70, have no dependents and rent a one-bedroom unit in the private rental market. Additional assumptions used to build the standards are presented in Table 10. These assumptions are used to estimate the weekly expenditure of the household (Table 11) and the weekly income (Table 12).

Table 10: Characteristics of the senior couple household

Household members	Senior couple aged over 70 years with no dependents
Housing	Rents a one-bedroom unit in the private rental market
Transport	Does not own a car and travels using public transport
Electricity	Pays whole energy bill
Education	No expenses
Income sources	Age Pension, Commonwealth Rent Assistance, Energy Supplement

The senior couple renting in the private rental market require \$778.27 per week to meet a basic standard of living (Table 11). This household spends nearly 39 per cent of weekly expenditure on housing, around 19 per cent of expenditure on food and drink and around 14 per cent of expenditure on household contents and services, including phone and internet.

The Queensland Government cost of living supports for the senior couple household includes the electricity rebate of \$6.55 per week that reduced electricity expenditure by 40 per cent, the \$175 cost of living energy rebate that reduced weekly electricity expenditure by 21 per cent and the Translink concession fares, which has reduced transport expenses by 50 per cent.

Table 11: Weekly expenditure, senior couple household

	Expenditure per week	% of total weekly expenditure
Food and drink	\$153.23	19.69%
Clothing and footwear	\$10.96	1.41%
Rent (including water)	\$298.67	38.38%
Electricity (including concessions)	\$22.05	2.83%
Household contents and other services	\$108.66	13.96%
Health ^j	\$14.47	1.86%
Public transport (including concessions)	\$29.32	3.77%

^h The Australian Bureau of Statistics defines seniors as anyone over the age of 65. However, the DSS age eligibility criteria of 67 years is used for the purposes of modelling and analysis.

ⁱ DSS only reports gender binary data. It is not possible to estimate how many JobSeeker recipients identify as non-binary.

^j Based on data availability, health expenses have been indexed to the budgets outlined for couple household aged 40 and 35 with no children in the New MIHL Budget Standards paper. This approximation means that although health expenses for the older couple would be reduced by their Health Care Card concession, health expenditure is likely to underestimate health expenditure for a senior couple. The standards also assume all households are generally in good health and do not suffer from any permanent or chronic health conditions.

	Expenditure per week	% of total weekly expenditure
Recreation/Entertainment	\$28.94	3.72%
Debt servicing	\$111.98	14.39%
Total expenditure	\$778.27	100.00%

The senior couple household receives nearly 83 per cent of weekly income from Age Pension payments (Table 12). They also receive the pension supplement, rent assistance and the energy supplement. The Australian Government's one-time \$250 cost of living payment (announced March 2022) contributes to just over one per cent of weekly income on a pro rata basis. At the end of each week, the household has a weekly surplus of \$76.54 (Table 13).

Table 12: Weekly income, senior couple household

	Income per week	% of total weekly income
Age Pension	\$706.20	82.61%
Pension Supplement	\$57.00	6.67%
Rent Assistance	\$71.40	8.35%
Energy supplement	\$10.60	1.24%
Cost of Living one time payment of \$250	\$9.62	1.12%
Total income	\$854.82	100.00%

Table 13: Weekly budget position, senior couple household

Total income	\$854.82
Total expenditure	\$778.27
Weekly budget position (Total income – Total expenditure)	\$76.54

Key issues

The weekly budget position for a senior couple household is \$76.54 per week above the budget standards expenditure. The household is also above the poverty line¹⁵ by \$208.37 per week.^k The main difficulty for this household is severe housing stress, with housing costs making up almost 35 per cent of income.



The 2022 rental affordability snapshot shows that across Queensland there was low availability of affordable housing for senior couples living on the Age Pension. Of the 2,858 rental listings considered appropriate for a couple on the Age Pension within the Brisbane metropolitan area, only 141 dwellings (5 per cent) were affordable.⁷ Regional areas were similarly unaffordable, with only 8 per cent of dwellings affordable to senior couples in Central Queensland and 7 per cent in Northern Queensland.

The income for this household is also below current retirement standards, which are considered modest. Therefore, this household will likely forego some consumption that may otherwise be broadly expected in the general community.²³

^k The Henderson poverty line for a couple where the head is not in the labour force and including housing is \$703.23 in June 2022.



Single unemployed parent with two children

The Parenting Payment Single is the main income support payment provided to single parents who are a young child's primary carer.²⁴ To receive this payment, a person must have a child under the age of 8, be under the income and asset test limits, meet principal carer rules and residence rules.

As of June 2022, there were 60,477 persons receiving the Parenting Payment Single in Queensland. Nearly 95 per cent of the recipients were women.¹

To build the weekly budget standards for a single parent, it is assumed that the parent is unemployed and is the primary carer for two children aged seven and two. Additional assumptions used to build the standards are in Table 14. These assumptions are used to estimate the households weekly expenditure (Table 15) and weekly income (Table 16).

Table 14: Characteristics of the single parent household

Household members	Single parent and two dependent children, seven and two
Housing	Rents a two-bedroom unit or three-bedroom house, whichever is the cheaper option
Transport	Owens a car and does not use public transport
Electricity	Pays full amount
Education	Seven year old child in primary school and two year old in day care
Income sources	Has income from the following sources: <ul style="list-style-type: none"> ▪ Parenting Payment (single) ▪ Commonwealth Rent Assistance ▪ Family Tax Benefit and supplement ▪ Not receiving Child support

The single parent household requires \$1,056.63 to meet a basic standard of living (Table 15). The largest expenditure for this household is rent, making up more than 37 per cent of total expenditure. The household spends over 11 per cent of total expenditure on household contents and services, including phone and internet. Food and drink accounts for over 19 per cent of household expenditure.

The Queensland Government cost of living supports for the model single parent household includes the electricity rebate of \$6.55 per week reducing electricity expenditure by 20 per cent, the \$175 cost of living electricity rebate reducing electricity expenditure by 10.29 per cent and the \$150 FairPlay voucher saving nearly 20 per cent on the cost of a child's extracurricular activities.

Table 15: Weekly expenditure, single parent household

	Expenditure per week	% of total expenditure
Food and drink	\$205.22	19.42%
Clothing and footwear	\$14.24	1.35%
Rent (including water)	\$400.00	37.86%
Electricity (including concessions)	\$22.05	2.09%
Household contents and other services (Including phone, internet, and personal care items)	\$121.56	11.50%
Health	\$18.07	1.714%
Private motor vehicle	\$35.29	3.34%
Automotive fuel	\$58.78	5.56%

¹ DSS only reports gender binary data. It is not possible to estimate how many JobSeeker recipients identify as non-binary.

	Expenditure per week	% of total expenditure
Recreation/Entertainment	\$47.07	4.45%
Education and training	\$22.21	2.10%
Debt servicing	\$112.15	10.61%
Total expenditure	\$1,056.63	100.00%

The single parent household receives 53 per cent of weekly income from the Parenting Payment (Table 16). The Family Tax Benefits (including FTB supplements A and B) contribute a further 37 per cent of total weekly income. This household also receives rent assistance and the energy supplement. The weekly income for the single parent family is \$856.11. This is insufficient for the family's expenditure of \$1,056.63 and results in a weekly deficit (Table 17).

Table 16: Weekly income, single parent household

	Income per week	% of total income
Parenting Payment	\$457.70	53.46%
Family Tax A (including energy supplement and FTB supplement)	\$228.28	26.67%
Family Tax B (including energy supplement and FTB supplement)	\$91.51	10.69%
Rent Assistance	\$89.18	10.42%
Other Income and Supplements	\$10.81	1.26%
Income Tax	\$18.03	-2.50%
Total income	\$856.11	100.00%

Table 17: Weekly budget position, single parent household

Total income	\$856.11
Total expenditure	\$1056.63
Weekly budget position (Total income – Total expenditure)	-\$200.53

Key issues

The single parent household is not able to meet basic living expenses and has a weekly deficit of \$200.53. This household faces high levels of deprivation and is highly vulnerable to financial shocks and indebtedness. However, this household's income is above the poverty line¹⁵ by \$14.57 per week.^m

Nearly 68 per cent of the Parenting Payment (Single) recipients reported no other earnings in the previous fortnight.¹⁷ This means the living standards of more than two thirds of payment recipients are likely to be similar to this model household and have insufficient income to meet basic needs.

Nearly 95 per cent of Parenting Payment (Single) recipients are women. This payment keeps women and children in poverty. When income support payments were increased during COVID-19, child poverty rates for children of single parents reduced to a low of 17 per cent. The elimination of the COVID-19 income supplement in April 2021 is expected to increase this to 41 per cent.²⁵ With the right policy settings and adequate parenting payments, child poverty, which is a key predictor of disadvantage later in life, can be eliminated.²⁶

Housing affordability is a major issue for single parent households on the parenting payment. This household spends nearly 46 per cent of weekly income on housing, well above the 30 per cent benchmark for housing stress. The 2022 rental affordability snapshot shows that out of 1,463 available rental listings appropriate for a single parent family with two children, only 136 properties (4 per cent) were affordable within the Brisbane metropolitan area. In Central Queensland, only 1 out of 363 properties were affordable, while in Northern Queensland, 13 out of 292 properties were considered affordable.



This household is also likely to experience deficits with food and nutrition as they may not have sufficient income to meet diet preferences and standards. The single parent household requires nearly 15 per cent of weekly income for food, which has seen 8.9 per cent inflation in the past 12 months. Inflation is far higher for foods such as vegetables, beef, dairy, bread, cereals and beverages (Table 1). This household is likely to cut back consumption of these foods and substitute these with cheaper alternatives.

While the household budget standards have not modelled the weekly budgets for a single parent migrant family, as they do not receive income support payments, they will be in an even more vulnerable situation compared to the single parent family receiving the parenting payment. An alternative income scenario is considered where the single parent household receives part parenting payment as a supplement to casual earnings (see Appendix B). Even with additional earnings, this household is unable to cover basic needs, with a weekly deficit of \$77.

^m The Henderson poverty line for a single parent not in the labour force and including housing is \$841.54 in June 2022.



Couple with two children

The main source of income for the household consisting of a couple with two children comes from one primary earner working full-time at above minimum wage. The assumptions used to build the budget standards for this household are presented in Table 18. These assumptions are used to estimate the weekly expenditure of the household (Table 19) and their weekly income (Table 20).

Table 18: Characteristics of couple with two children household

Household members	Two adults and two dependent children, eight and three
Housing	Rents three-bedroom house
Transport	Owns a car and uses public transport (five round trips per week)
Electricity	Pays full amount
Education	Eight-year-old child in primary school and three-year-old attending childcare
Income sources	<p>Has income from the following sources:</p> <ul style="list-style-type: none"> ▪ full-time employed 38 hours per week x 52 weeks per year earning an hourly rate that is 35 per cent above minimum wage ▪ Commonwealth Rent Assistance ▪ Family Tax Benefit and any supplements.

The couple with two children needs \$1,507 to meet a basic living standard (Table 19). Housing is the most significant expense for this household at 30 per cent of weekly expenditure. The household also requires over 19 per cent of expenditure for food and drink and over 10 per cent for household contents and services, which is inclusive of phone and internet. The Queensland Government's cost of living support for this family includes the \$175 cost of living electricity rebate, which reduces electricity expenditure by nearly eight per cent for this family.

Table 19: Weekly expenditure, couple with two children household

	Expenditure per week	% of total weekly expenditure
Food and drink	\$290.69	19.29%
Clothing and footwear	\$35.51	2.36%
Rent (including water)	\$453.45	30.09%
Electricity	\$42.52	2.82%
Household contents and other services (including phone, internet, and personal care items)	\$157.61	10.46%
Health	\$29.51	1.96%
Private motor vehicle	\$109.80	7.29%
Automotive fuel	\$47.38	3.14%
Public transport	\$56.52	3.75%
Recreation/Entertainment	\$87.36	5.80%
Education and Training	\$22.21	1.47%
Debt servicing	\$174.59	11.58%
Total expenditure	\$1,507	100.00%

The primary source of income (82.29 per cent) for this household comes from the full-time work of one parent (Table 20). Additional income is received from family tax benefits and rent assistance. However, the income for the couple with two children household is insufficient to meet the family's expenditure. The weekly budget deficit for this family is \$174.40 (Table 20).

Table 20: Weekly income, couple with two children

	Income per week	% of total income
Full time work – gross	\$1,096.79	82.29%
Family Tax A (including energy supplement and FTB supplement A)	\$228.28	17.13%
Family Tax B (including energy supplement and FTB supplement B)	\$91.51	6.87%
Rent Assistance	\$89.18	6.69%
Income tax	\$173.00	12.98%
Total income	\$1,332.77	100.00%

Table 21: Weekly budget position, couple with two children

Total income	\$1,332.77
Total expenditure	\$1,507.00
Weekly budget position (Total income – Total expenditure)	-\$174.23

Key issues

Weekly income for the couple with two children is insufficient to meet the expenditure required to meet basic living standards, with a weekly household deficit of \$174.23. Weekly income for this household is higher than the poverty line¹⁵ by \$174.59.ⁿ However, with a deficit of 13 per cent of their weekly income, this household is vulnerable to financial shocks, emergencies, or unplanned expenses.

Rent is the largest expenditure item for this household and with 30 per cent of gross income spent on rent, this household faces housing stress. The rental affordability snapshot highlights that of the 1,463 new listings that can be considered appropriate for this household in the Brisbane metropolitan area, 39 per cent were affordable. Regional areas showed improved rental affordability for this household type, with 48 per cent affordable in Central Queensland and 58 per cent affordable in Northern Queensland.⁷

The model does not make any explicit assumptions about the parents' gender. However, the couple with children characterises the highly gendered nature of women's workforce participation, unpaid work, and childcare. Women spend disproportionately more time outside the workforce caring for children and doing unpaid work compared to men, which results in cumulative loss of earnings throughout a woman's life. This worsens economic security for women as they grow older.²⁷ Further, this budget analysis demonstrates that a nuclear family household with one primary 'breadwinner', even when earning above minimum wage, is no longer able to provide sufficient income to meet a basic standard of living.

This household is also likely to experience deficits with food and nutrition as they may not have sufficient income to meet diet preferences and standards. According to the budget model, the household requires over 19 per cent of weekly income for food and drink, which has seen 8.9 per cent inflation in the past 12 months. Inflation is far higher for foods such as vegetables, beef, dairy, bread, cereals and beverages (Table 1). This household is likely to cut back consumption of these foods and substitute them with cheaper alternatives.

ⁿ The Henderson poverty line for a couple where the head is not in the labour force and including housing is \$1158.18 in June 2022.

Conclusion

In 2022, QCOSS' living affordability modelling shows that, with the exception of the couple accessing the Age Pension, none of the modelled households are able to meet a basic standard of living. This includes the household model where the main income source is a full-time worker with an hourly rate 35 per cent above minimum wage.

Further modelling shows that households where income is supplemented by casual earnings are able to meet basic standards of living. However, it is important to note that many households face significant barriers to employment or do not have access to sustained employment opportunities.

These modelled low-income households spend a higher proportion of their income on essentials compared to high-income households, such as housing, food, electricity, transport, phone, and internet services. Spiralling inflation, housing stress and rising energy costs have squeezed these households budgets even further, resulting in compromises being made on the consumption of essential goods and services. Research also shows that a growing proportion of Australia's population faces food insecurity because of unemployment or low income. This is further exacerbated in North, Far North and North West Queensland as these regions lack a well-developed network of food relief providers.²⁸

“For many households on low incomes and income support payments, financial stress and vulnerability are not one-off transient experiences but persistent and entrenched.”

None of these households have sufficient income to meet any unplanned expenses or emergencies. They cannot make meaningful savings and are highly vulnerable to increasing levels of debt, often from predatory lenders.

Vulnerability and hardship are gendered issues. Due to factors including the asymmetric nature of unpaid care work, childcare responsibilities and the economic vulnerability of older single unemployed women without adequate financial assets or superannuation, Queensland's women are disproportionately impacted by financial hardship when compared to men.

For many households on low incomes and income support payments, financial stress and vulnerability are not one-off transient experiences but persistent and entrenched. With the right policy settings and adequate income support, it is possible to minimise deprivation and break cycles of disadvantage.

Appendix A. Budget standards methodology

QCOSS uses the Budget Standards approach to estimate the weekly expenditure required by a household to meet a basic standard of living. A budget standards methodology indicates how much income a particular family needs to achieve a specified standard of living. The original standards were derived by specifying every item that is needed, then pricing these items to produce an overall budget.²⁹

This report's methodology has been updated to align with the most recent budget standards research published in the *New Minimum Income for Healthy Living Budget Standards for Low-Paid and Unemployed Households* report.¹ Therefore, a number of household expenditure items do not use the ABS Household Expenditure Survey (HES) data as a baseline. This methodology change was undertaken to align households to the new minimum income required for healthy budget standards and to derive budgets for households that depend solely on income support. Expenditure for these household types cannot be derived from the HES data.

As a result, household expenditure and budget positions are not directly comparable to QCOSS' 2021 living affordability data. Other changes in methodology are outlined in the tables below.

Expenditure item	Methodology
Food and Alcohol	<p>Using the budget standards approach, the food budget for each individual is developed to reflect Australian's usual purchasing patterns (current diets) using data from the national food survey. A key limitation of this approach is that when data on usual purchasing patterns is used to construct food budget standards, these budgets do not reflect nutrient requirements or Australian Dietary Guideline (ADG) recommendations. This is confirmed by recent research (Lee et al)³⁰ that shows unhealthy, discretionary options make up around 58 per cent of household food and drink expenditure.</p> <p>The cost of habitual diets can be compared with the cost of healthy diets based on the recommendations of the ADGs.³¹ This approach is outlined in the low socio-economic group (SEG) Healthy Diets ASAP (Australian Standardised Affordability and Pricing) protocol,^{32, 33} which is consistent with the optimal approach to assess diet cost and affordability recommended by the International Network on Food and Obesity/non-communicable disease Research, Monitoring and Action Support (INFORMAS) network.³⁴</p> <p>Application of the low SEG Healthy Diets ASAP approach in Brisbane in September 2022 found that, if popular branded products are purchased, a family of four in the lowest household income quintile would need to spend \$367 per week on their habitual diet (of which unhealthy food and drinks cost 56 per cent). This could be reduced to \$241 per week if the cheapest products (generic, 'home-brand' items) were sourced. Further savings could be achieved with adequate support to shift to a healthier diet, including availability of transport, cooking and food storage facilities. This would cost the family \$325 per week if popular branded products were purchased and \$229 per week if the cheapest options were sourced.</p> <p>A range of costs are therefore available to build household food budgets. To decide on what cost should be included as a budget standard for this reference family, the following criteria are used:</p> <ol style="list-style-type: none"> 1) the standard should include costs that provide for healthy eating options 2) the standard should be modest and reflect choice of cheaper substitutes where possible 3) the standard should be realistic and should account for time required for food preparation and cooking, accessibility, taste and paying for convenience.

Applying these criteria, the following decisions are made:

- the habitual diet options are not proposed as a budget standard as they include a large proportion of unhealthy options. For example, alcoholic drinks can comprise 20-26 per cent of dietary costs for single adult males, and are not recommended to be included in modest budget standards
- the least expensive option (\$229 per week) is not proposed as a budget standard as there are many assumptions that need to be met in order for families to stick to this budget every week. These include time for food preparation and cooking, accessibility, taste and paying for convenience.
- the most expensive option (\$367 per week) is also not proposed as a budget standard as it includes unhealthy options and does not meet the criteria of a modest budget standard.¹
- to build a budget standard that realistically reflects the need for incorporating healthier diets, as well as accounting for the need to consider food literacy, culinary skills, accessibility, taste and paying for convenience, a mid-point is proposed between the most and least costly healthy diets for each household. The addition of a further 5-10 per cent to the midpoint budget standard would assist achievement of the third criterion.

These decisions amount to the following budget standards for the five households:

Household	Proposed budget standards (\$/week)	Proposed budget standards plus 5% (\$/week)	Proposed budget standards plus 10% (\$/week)
Single unemployed	\$81.41	\$85.48	\$89.55
Single student	\$75.73	\$79.52	\$83.30
Senior couple	\$145.93	\$153.23	\$160.52
Single parent family	\$195.45	\$205.22	\$215.00
Couple with children	\$276.85	\$290.69	\$304.53

For the households that have an additional wage earning adult (Appendix B), a 10 per cent allowance on the proposed standard has been made to account for time, convenience and accessibility of food. A 5 per cent allowance has been made for all the other households.

Transportation

For households that have a car, the second income quintile of the ABS Household Expenditure Survey was used as an approximation, adjusted for CPI. The Healthy Living budget standards paper was not used as a baseline for these expenditure items as the calculations for transportation and fuel use were based on commuting assumptions in Sydney and are not likely to be similar in the Brisbane metropolitan area.

For households that use public transport, fares are obtained from TransLink and concessions are applied for households that qualify for them. Public transport fares are based on the following assumptions:

- Senior couple with no dependants – 5 round trips per week per person (4 off-peak journeys over zone 2+ 6 off-peak journeys over zone 1)
- Single student – 5 round trips per week (4 off-peak journeys over zone 2 + 6 off-peak journeys over zone 1)
- Single unemployed – 3 round trips per week (2 off-peak journeys over zone 2 + 4 off-peak journeys over zone 1)
- Couple with two children – 5 round trips per week, all trips at peak time and over 3 zones.

Rent	<p>Rent is calculated by using the median rents provided by the RTA in March 2022 for the lowest 300 bonds lodged each quarter for each type of household and calculating the weighted average using these 300 bond lodgements. A weighted average of the lowest 300 bonds is used because low price outliers skew the average and the household is unlikely to find the cheapest accommodation available, the number of bonds used to calculate rent is 300 to ensure availability is factored in. Where there are limited number of total bonds lodged, 200 or 100 bonds are used to get the average rent.</p>
Electricity	<p>The budget this year has been updated to reflect most recent and accurate energy prices and updated household energy usage compiled by the Australian Energy Regulator. It also includes the one-time cost of living rebate of \$175 provided by the Queensland State Government.</p>
Education and training	<p>Education costs have been calculated for children attending primary school (Single parent household and the couple with children household) using contemporary education data. The items included are:</p> <ul style="list-style-type: none"> ▪ band stationery ▪ uniforms ▪ school fees, including a student resource scheme fee ▪ extracurriculars, including the FairPlay voucher ▪ excursions. <p>For the single student household, education expenses from the second income quintile of the Household Expenditure Survey are assumed and are adjusted to household size and CPI.</p> <p>Other adults are assumed to have no education or training expenses.</p>
Childcare	<p>Out-of-pocket childcare costs include childcare subsidies and have been calculated using the online Centrelink payments estimator. Childcare estimates for each household depend on the employment conditions of the primary carer (single parent, and the second adult in the couple household). Childcare includes after school care for the older child and day care for the younger child.</p>
Debt servicing	<p>Based on the WACOSS 2019 Cost of Living report, debt servicing of 13.1 per cent of household income is assumed for all the households.</p>

Clothing and footwear

For all the households, the baseline expenditure for these items have been obtained from *New Minimum Income for Healthy Living Budget Standards for Low-Paid and Unemployed Australians* research.

Household contents and services (includes phone, internet, and personal care items, but does not include electricity costs)

The household models use data from the paper and uses the Consumer Price Index to reflect most recent prices for each household. The models make practical approximations and adjustments where needed as the Healthy Living Budget Standards family composition differ slightly from the QCOSS model assumptions. The following provides an overview of the data used for each model household:

- **Single unemployed household**
Budget standard for single male aged 40, unemployed (Table 5.2)
- **Single student**
Gender neutral budget standard for a single person, low-paid (Table 5.7)
- **Single parent**
Budget standard for sole parent with a six-year-old (Table 5.6). The baseline data from this table has been adjusted for an additional child in the QCOSS model using the OECD modified scale of 0.30 for the additional child.
- **Senior couple**
Budget standard for a couple with no children, unemployed (Table 5.3). To verify if this approximation yielded a budget standard that was modest for a retired couple, data from the ASFA retirement standards were used as a benchmark. The senior couple budget standards for 2022 are around 10 per cent lower than the ASFA modest retirement benchmark and are therefore retained as a conservative budget standard for a retired couple who solely depend on the age pension.
- **Couple with two children**
Budget standard for a couple with a 6-year-old girl and 10-year-old boy (Table 5.5).

Note: For a couple household with supplemental income (Appendix B), modest additions have been made to food, clothing, and household expenditure to account for the working second parent in the QCOSS model, as the baseline data assumes the second parent is not in the workforce. To approximate for this additional expenditure, the differential between single woman employed and unemployed (Table 5.1) was obtained for food, clothing and household contents and added to the expenditure in Table 5.5. Recreation was excluded in this adjustment as the economies of scale for this item are likely to be significantly different for a single person versus a couple with children.

This methodology assumes an approximation that consumption patterns are similar for households across space and time.

Appendix B. Household models with supplemental casual income

Weekly budget for single parent household (with casual income and receiving part parenting payment)

Table 22: Characteristics of the casually employed single parent household

Household members	Single parent and two dependent children, seven and two
Housing	Rents a two-bedroom unit or three-bedroom house in the Brisbane area, whichever is the cheaper option
Transport	Owns a car and does not use public transport
Electricity	Pays full amount
Education	Seven-year-old child in primary school and two year old in day care
Income sources	Has income from the following sources: <ul style="list-style-type: none"> ▪ Casual employment 25 hours per week x 39 weeks per year (25 per cent loading on minimum wage) ▪ Parenting Payment (single) – part payment ▪ Commonwealth Rent Assistance ▪ Family Tax Benefit and supplement ▪ Not receiving Child support

Table 23: Weekly expenditure, casually employed single parent household

	Expenditure per week	% of total expenditure
Food and drink	\$215	17.67%
Clothing and footwear	\$26.11	2.15%
Rent (including water)	\$400.00	32.87%
Electricity (including concessions)	\$22.05	1.81%
Household contents and other services (Including phone, internet, and personal care items)	\$138.95	11.42%
Health	\$21.44	1.76%
Private motor vehicle	\$35.29	2.90%
Automotive fuel	\$58.78	4.83%
Recreation/Entertainment	\$74.70	6.14%
Education and training	\$22.21	1.83%
Debt servicing	\$148.87	12.27%
Child Care (Including subsidies)	\$52.99	4.35%
Total expenditure	\$1,216.84	100.00%

Table 24: Weekly income, casually employed single parent household

	Income per week	% of total income
Casual work	\$501.09	45.24%
Parenting Payment	\$307.55	26.03%
Family Tax A (including energy supplement and FTA supplement)	\$228.28	20.00%
Family Tax B (including energy supplement and FTA supplement)	\$91.51	8.00%
Rent Assistance	\$89.18	7.74%
Energy supplement	\$6.00	0.54%
Tax	(\$83.76)	-7.56%
Total income	\$1,139.86	100.00%

Table 25: Weekly budget position, casually employed single parent family

Total income	\$1,139.86
Total expenditure	\$1,216.84
Weekly budget position (Total income – Total expenditure)	-\$76.98

Couple with two children (with additional casual income from second parent)

Table 26: Characteristics of couple with two children and additional casually employed earner

Household members	Two adults and two dependent children, eight and three
Housing	Rents three-bedroom house in the Brisbane area
Transport	Owns a car and uses public transport five round trips per week
Electricity	Pays full amount
Education	Eight-year-old child in primary school and three-year-old attending childcare
Income sources	<p>Has income from the following sources:</p> <ul style="list-style-type: none"> ▪ one full-time employed 38 hours per week x 52 weeks per year (35 per cent above minimum wage) ▪ one casual employed 16 hours per week x 52 weeks per year (25 per cent casual load on minimum wage) ▪ Commonwealth Rent Assistance ▪ Family Tax Benefit and any supplements

Table 27: Weekly expenditure, couple with two children and additional casually employed earner

	Expenditure per week	% of total weekly expenditure
Food and drink	\$304.53	18.95%
Clothing and footwear	\$41.77	2.60%
Rent (including water)	\$453.45	28.22%
Electricity	\$42.52	2.65%
Household contents and other services (including phone, internet, and personal care items)	\$157.61	9.81%
Health	\$32.11	2.00%
Private motor vehicle	\$109.80	6.83%
Automotive fuel	\$47.38	2.95%
Public transport	\$56.52	3.52%
Phone/Internet	\$0.00	0.00%
Recreation/Entertainment	\$87.36	5.44%
Annual Holiday and Travel	\$0.00	0.00%
Education and Training	\$22.21	1.38%
Fees, Charges and Contents Insurance	\$0.00	0.00%
Debt servicing	\$209.89	13.06%
Child Care	\$41.96	2.61%
Total expenditure	\$1,607	100.00%

Table 28: Weekly income, couple with two children and additional casually employed earner

	Weekly Income	% Inc
Full time work - gross	\$1,096.79	69.38%
Part time - gross	\$427.60	27.05%
Family Tax A (including energy supplement and supplement)	\$179.49	10.64%
Family Tax B (including energy supplement and supplement)	\$29.49	1.63%
Rent Assistance	\$56.84	3.19%
Other Income (School kids' bonus + Interest on savings)	\$0.00	0.00%
Tax	(\$188.00)	-11.89%
Total income	\$1,602.22	100.00%

Table 29: Weekly budget position, couple with two children and additional casually employed earner

Total income	\$1,602.22
Total expenditure	\$1,607.11
Weekly budget position (Total income – Total expenditure)	-\$4.89

Appendix C: Household weekly budget surplus/ Deficit for Regional Queensland

Household weekly surplus/ deficit for regional Queensland					
	Single Unemployed	Single student	Senior couple	Unemployed Single Parent	Couple with two children
Ayr	-\$24.25	-\$7.32	\$76.55	-\$200.52	-\$174.23
Beaudesert	\$2.10	\$29.24	\$125.58	-\$133.95	-\$79.29
Bowen	\$3.77	\$31.56	\$128.69	-\$129.73	-\$73.26
Bundaberg	-\$2.50	\$22.86	\$117.02	-\$145.58	-\$95.87
Cairns	-\$0.41	\$25.76	\$120.91	-\$140.29	-\$88.33
Cannonvale	-\$39.30	-\$28.21	\$48.53	-\$238.56	-\$228.48
Charleville	-\$19.65	-\$0.94	\$85.11	-\$188.90	-\$157.65
Charters Towers	-\$12.12	\$9.51	\$99.12	-\$169.88	-\$130.53
Dalby	\$6.70	\$35.63	\$134.14	-\$122.33	-\$62.71
Emerald	-\$1.25	\$24.60	\$119.35	-\$142.41	-\$91.35
Gatton	\$12.13	\$43.17	\$144.26	-\$108.59	-\$43.12
Gladstone	-\$7.94	\$15.31	\$106.90	-\$159.31	-\$115.46
Gold Coast	-\$19.65	-\$0.94	\$85.11	-\$188.90	-\$157.65
Gympie	-\$25.09	-\$8.48	\$74.99	-\$202.63	-\$177.24
Kingaroy	\$8.79	\$38.53	\$138.03	-\$117.05	-\$55.18
Longreach	\$21.33	\$55.94	\$161.38	-\$85.35	-\$9.97
Mackay	-\$2.92	\$22.28	\$116.24	-\$146.63	-\$97.37
Maryborough	-\$21.74	-\$3.84	\$81.22	-\$194.18	-\$165.19
Moranbah	\$22.59	\$57.68	\$163.72	-\$82.18	-\$5.45
Mount Isa	-\$21.74	-\$3.84	\$81.22	-\$194.18	-\$165.19
Rockhampton	-\$35.12	-\$22.41	\$56.31	-\$227.99	-\$213.41
Roma	-\$10.03	\$12.41	\$103.01	-\$164.59	-\$122.99
Sunshine Coast	-\$23.00	-\$5.58	\$78.88	-\$197.35	-\$169.71
Toowoomba	-\$40.14	-\$29.37	\$46.98	-\$240.67	-\$231.50
Townsville	-\$22.16	-\$4.42	\$80.44	-\$195.24	-\$166.70
Warwick	-\$14.63	\$6.03	\$94.45	-\$176.22	-\$139.57
Weipa	\$8.37	\$37.95	\$137.26	-\$118.10	-\$56.68

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